A LITTLE BIBLICAL STRAIGHT TALK ABOUT MONEY
September 30, 2007

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Psalm 91
Luke 16:19–31
1 Timothy 6:6–12, 17–19

"The love of money is a root of all kinds of evil. . . .
Do good, . . . be rich in good works,
generous, and ready to share."
1 Timothy 6:10, 18 (NRSV)

Happiness is about equally available for people of any age, gender, or race.
Income increases beyond what's needed for sustenance and security
seem not to matter much. In the U.S. and other Western countries,
the doubling of affluence over the last half century
has not increased our happiness one iota,
despite all the things you and I love about our lives today—
from air conditioning to the Internet to Post-It notes.
Happy lives are instead marked by positive traits
such as optimism and a sense of personal control;
by close relationships; and by participation in faith communities
that entail support, meaning, and hope.

David Myers
The American Paradox:
Spiritual Hunger in an Age of Plenty

My texts this morning are two straightforward passages of scripture on the topic of money: the story of the rich man and Lazarus in Luke, and St. Paul's observations about wealth, including the famous, "the love of money is a root of all kinds of evil." New Testament scholar Beverly Gaventa observes the amazing amount of attention the Bible gives to material possessions and the acquisition and use of money. The preacher who takes the Bible seriously, she says, "will surely be accused of talking too much about money."

For the record, and to provide a little cover, I did not choose these two texts. They are in the lectionary for this day, and preachers all over the world are having a go at them.

I wish to supplement them with a third text, this one from the "Gospel according to Lou Piniella." I have been watching Lou very carefully for months. After all, he's a man in his sixties with the awesome privilege and responsibility of leading a venerable Chicago institution. I do not mean to overdraw similarities between the Chicago Cubs and Fourth Presbyterian Church nor personal similarities between Lou and myself— although I do like to remember that both of our grand facilities, this magnificent Gothic church and the building at Clark and Addison, Wrigley Field, both opened for business during the same week in the spring of 1914.

I watch Lou because he's fun to watch—mostly calm, with occasional outbursts of passion, like kicking dirt on an umpire. But mostly I watch because his fundamental job is changing the culture of an institution—in his case, an institution that has been losing baseball games, or failing to win enough critical games for ninety-nine long years. His congregation sometimes refers to the enterprise as "lovable losers" and occasionally points to a supernatural curse imposed by a goat. There just are no similarities here, but I watch because of the goal of changing a culture.

On June 23 of this year, the Cubs' record was thirty-four wins and thirty-nine losses—far more dismal than anyone anticipated, particularly Lou. We were, on that day, eight-and-a-half games behind the league-leading Milwaukee Brewers and had just lost another game we shouldn't have lost to the Texas Rangers. In a *Tribune* interview that morning, June 23, that I clipped and saved, hoping I could use it this morning on this occasion, Lou said, "It's not an easy job. I've learned a lot. . . . But you have to change the culture." He continued, "Obviously you're going to get frustrated at times—but we have a good chance to get better. And you know what?" Lou concluded, "there's nothing wrong with going to church and putting a little more in the collection box." Lou Pinella, manager of the National League Central Division Champion Chicago Cubs said that, and thus ends the lesson according to Lou. A little more in the offering plate just might help your win-loss record, and who knows what else. It's a perfect stewardship text! But what we really must do, those of us who are the current stewards of this great church, is change a culture.

Princeton sociologist Robert Wuthnow probably knows more about why and how Americans give money away than anybody else. He remembers how it used to be the custom in old German Lutheran churches to publish each family's giving in the annual report and how in the African Methodist Episcopal tradition, people marched forward to give their offering—in a big brass plate with no padding, so everyone could hear if change was dropped in rather than bills. Essentially, people give if they know, Wuthnow concludes: if they know what the church does with their money, if the needy are being helped, and if the givers understand what the need is. Wuthnow

also discovered that, at the same time, 24 percent are annoyed by the whole process.

In spite of that—or because of it—here goes. The culture of the Fourth Presbyterian Church of Chicago must change. As all good enterprises do, we retained a consultant this year to help us understand. And this is what we learned.

- 70 percent of members do not make a pledge; 30 percent do.
- Sixty-two percent of the households affiliated with this church do not give anything; 38 percent do give.
- There are about 1,300 pledges, and the biggest mystery is that these figures don't change much. The church receives 200 to 300 new members annually, has doubled in size in twenty years, added two worship services, increased the church school and youth programs—and the number of pledgers is still 1,300.
- The consultants surveyed other churches like us in the Presbyterian family and reported that of six of the largest Presbyterian congregations in the country, we come in last by a large margin in the simple percentage of people who support their church. For the record:
    - At First Presbyterian Church, Colorado Springs, with 5,000 members, 61 percent pledge
    - At Second, Indianapolis, it's 60 percent
    - At Highland Park, Dallas, 50 percent
    - Fourth Presbyterian Church, 29 to 30 percent

When placed on a chart ranking the 106 congregations of the Presbytery of Chicago on the basis of average per-member gift, we—by far the largest and most resourceful in the Presbytery—come in at 47th.

Now this is not about competition—coming in first, being number one—although I confess a personal weakness for that sort of thing. It is about trying to understand and change a cultural reality about this precious institution that holds us back and creates an annual gap between what we believe God calls a church like this to be and do in the world in the name of Jesus Christ and what we can afford to do.

This is a complicated church with a diverse and aggressive outreach and a full range of services and activities for members and friends, including this worship service, elegant music, education, art exhibits, lectures, youth programs. It is not easy to explain how we do it, but here's an attempt.

The entire operation will cost just about $9 million in 2007. Thirty percent of that 9 million will come from pledge gifts. Another 29 percent will come from nonpledge contributions, major gifts, and undesignated bequests.

Twenty-two percent will come from our invested funds. The remaining nineteen percent comes from program fees and corporate and foundation grants to our separate Chicago Lights mission programs.

For a few minutes let's dig deeper. Years ago what congregations heard on Sunday morning was "expository preaching." The minister simply walked through a text, verse at a time, commenting along the way. It's not done much anymore, but let's give it a try this morning. Listeners to expository sermons often used to follow along with the text, and you are more than welcome to do so, beginning with 1 Timothy 6, verse 6.

Paul is writing a letter full of pastoral advice to a young disciple of his, Timothy, who is living in Ephesus and leading the church there. Paul is somewhere in Greece.

"There is great gain in godliness combined with contentment," Paul writes in verse 6. A Christian ought to experience a little contentment in life. It's not all suffering and struggle and deprivation. In fact, it appears that some of the church members were comfortable, affluent.

But Paul observes in verse 7, "we brought nothing into life and we'll take nothing out with us." The issue is always what we do with what we have now. The story is told of two elderly men paying a visit to the gravesite of their recently departed wealthy friend.

"How much do you suppose he left?" one asks.

"I reckon he left all of it," the other responds.

Then comes a warning, that the flat-out pursuit of wealth as an end in itself is a kind of trap (verse 9). We know that now. There is never enough. The American Psychological Association just released a report that said that the chief source of stress for modern Americans is money.

"Love for money," Paul said, "is a root of all kinds of evil" (verse 10). Notice it's not that money is evil. Christianity does not teach and never taught that. One of the oldest heresies in our history is that the material world is somehow inferior to and more sinful than the spiritual world. The coming of Jesus Christ into the world, Christianity maintains, is God's blessing on the world and everything in it. Money is not evil. It's the love of money that gets us in trouble.

"Set your first hope not on your portfolio, your savings account, your IRAs, but on God, who richly provides everything for our enjoyment" (verse 17). God wants us to enjoy the gift of life. That is a very important theological statement: God wants us to enjoy our lives.

And now Paul turns his attention to the affluent (that would be us). To enjoy the gift of life, Paul says (verse 18), you need to do good—be rich in good works, ready to share. The responsibility is theirs, ours: "take hold of the life that is really life." That's the real issue here—not percentages and numbers, pledges and church budgets, but life that is really life.

In former President Bill Clinton's new book, *Giving*, he tells stories of people who have learned the secret connection Paul talked about between contentment and giving.

John Bryant, a very successful and wealthy entrepreneur, founded Operation Hope in 1992 in the aftermath of the Los Angeles riots. Operation Hope has attracted hundreds of millions of dollars and reinvested in people who otherwise were left out and left behind. President Clinton asked him why he did it. Bryant answered,

> In 1992 I was twenty-six and financially successful but I wasn't happy. When the riots broke out I was appalled by the indifference to the plight of people without hope. . . . I started Operation Hope out of guilt and pain and a need to heal myself. I keep doing it because the key to happiness is to stop focusing on me and start focusing on we. My family still has everything we need, and I feel lucky that I made my decision at twenty-six instead of waiting until I was seventy. (p. 80)

The parable in Luke 16 is, if anything, even more straightforward. A good friend who chaired the stewardship campaign in a former church once said, "John, if you could just stand up in the pulpit and tell them they are going to hell if they don't give, I think we can make our goal." Well, this passage is as close as the Bible gets to saying that. Again, the scholars suggest that there were people of means in the early Christian community, and Luke is writing to them. This story makes me highly uncomfortable. Like many of you, several times a day, every day I pass a half-a-dozen poor, homeless people asking for help.

The contrasts could not be more dramatic: a rich man with an exquisite wardrobe, having a great time enjoying the benefits of his affluence, including the very finest food and wine. Outside, lying at the rich man's gate, Lazarus, dirt poor, starving. Luke adds a grotesque detail for effect: dogs licking his sores. The poor man dies. Angels carry him to heaven where he rests on the bosom of Abraham.

The rich man dies and goes to hell, looks up and sees old Lazarus in heaven having a great time, in perfect security and comfort. It's no wonder slave owners in the American South were adamant about slaves not learning how to read. What if they read this?

The rich man pleads for mercy, to no avail. Pleads to be able to warn his five brothers to mend their ways, to no avail. What is done is done.

Notice he's not a bad man—isn't mean, arrogant, doesn't chase Lazarus away. Just doesn't see him. He's not evil, just blind. His wealth has prevented him from seeing his fellow human beings and, most tragically, has prevented him from seeing what is happening to himself, his heart, his soul, his life.

In President Clinton's book, in a chapter on "How Much Should You Give and Why?" he describes how some African tribes "have a remarkable way of greeting each other. When one person says 'hello,' the response is 'I see you.' Think how better the world would be if we actually saw each other."

Part of the reason for and mission of this church is to help us see. I cannot stop and help every person who asks me for help every day, for lots of reasons. It wouldn't amount to much, and I really don't know how best truly to help. But I can invest generously in an institution that does see and does understand and does help and changes lives, one life at a time.

Ten years ago a man named Duke Foxx showed up at one of our Sunday Night Suppers for the hungry and homeless, provided by our Social Service Center and Fourth Church volunteers, Duke, like many of our guests, had run out of options and had nowhere else to turn, so he turned to the church. The Social Service Center provided food and other necessities, but more importantly it provided hospitality, friendship, acceptance, and affirmation. Duke got his life back together, started to volunteer at the Social Service Center, and, before you knew it, joined the church. We all knew him, tall and lanky, in his signature black suit, was here every Sunday. When Duke became seriously ill, Fourth Church pastors and staff members facilitated a reconciliation with his long-estranged family, and when Duke died, Fourth Church pastors and members were with him. We had become Duke's family. Fourth Presbyterian Church saw him.

And James Mills, for ten years a student in the Tutoring Program, now at Alabama A&M studying computer science, one of 400 youngsters Fourth Presbyterian Church sees and stands with and loves every week. He's a junior this year, comes back to work in our summer programs and now thinks he may have found a new calling—to help youngsters, particularly inner-city boys—overcome the huge, daunting odds they face. This church saw James.

And sometimes the mission happens so quietly and modestly that no one notices. I received a letter on September 9 from William Butcher, who lives in Covington, Washington. He wrote,

Sirs:

During World War II my girlfriend and I walked in your front door and asked for a pastor. Reverend Kenneth Hildebrand responded. We told him we were considering getting married and wanted his advice as to whether our age difference was a serious impediment. I was nineteen and my friend was twenty-five.

On January 30, 1943, we were married in your wonderful chapel. William Butcher and Velma Melton. That same lady departed this life December 2006. We had been married just one month short of sixty-four years. Actually the age difference enabled me to serve my wife as a caregiver in her last illness. I am so grateful to our Lord for having that opportunity.

We hear of so many failed marriages, I thought that you should hear of one that did not. We were poor in those days and you were the rich church on the Boulevard. But you were reaching out to such as we, and I would be remiss if I did not take this time to thank you for your hospitality.

Thank you,
William C. Butcher

Did you notice the little detail in the story of the rich man and Lazarus? The rich man had five brothers he wanted to warn. We don't know what happened to them. We don't know whether they opened their eyes and saw human need, opened their hearts and their wallets and started to give their love and life away, whether they ever took hold of the life that is really life.

They are us, those five.

It's in our hands, how we shall live. It's for each of us to decide how much or how little of the mission of Jesus Christ will happen in this wonderful church.

It's for each of us to decide how deeply and profoundly we will live our lives.

This church needs yours support, but the truth is, even more, you and I need to give.

As St. Paul told his young friend, "Do good, . . . be rich in good works, . . . ready to share, . . . take hold of the life that really is life."